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Date: AUGUST 31, 2005

To: EXAMINER LE, KHANH H.
U.S. PATENT AND TRADEMARK OFFICE
Fax #: (571) 273-8300From: FRANK C. NICHOLAS
Phone #: (847) 424-2521

Client/Matter No.: AUS920010551US1 (9000/50)

of Pages: 14

(including cover sheet)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Attorney Docket No	AU8920010561WS1 (9000/50)
Application Number	09/892,965
Filing Date	JUNE 27, 2001
First Named Inventor	RICK A. HAMILTON II
Group Art Unit	3622
Examiner	LE, KHANH H.

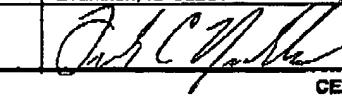
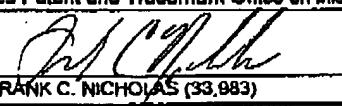
ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Response to Office Action Dated June 6, 2005	<input type="checkbox"/> Assignment Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> After Final	<input type="checkbox"/> Drawings.	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> After Allowance Communication to Group	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Status Letter	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Post Card Receipt
<input type="checkbox"/> One-Month Petition for Extension of Time Request (dup)	<input type="checkbox"/> To Convert a Provisional Application	<input type="checkbox"/> Additional Enclosure(s) (please identify below)
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Change of Correspondence Address	
<input type="checkbox"/> Supplemental Information Disclosure Statement, PTO-1449, art	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Express Abandonment Under 37 CFR 1.138	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Request of Refund	
	<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 09-0447 (IBM Corporation). A duplicate copy of this sheet is enclosed.	
	<input checked="" type="checkbox"/> I hereby petition under 37 CFR § 1.136(a) for any extension of time required to ensure that this paper is timely filed. Please charge any associated fees which have not otherwise been paid to Deposit Account No. 09-0447 (IBM Corporation). A duplicate copy of this sheet is enclosed.	

CALCULATION OF FEE

	Claims After Amendment		Highest No Previously Paid For	Present Extra	Small Entry		Large Entry	
					Rate	Add'l Fee	Rate	Add'l Fee
Total		Minus		0	x \$25=	0	x \$50=	
Indep		Minus		0	x \$100=	0	x \$200=	
First Presentation of Multiple Dep. Claim					+\$180=	--	+ \$360=	
					total add'l fee	\$ 0	total add'l fee	\$ 0

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or individual name	FRANK C. NICHOLAS Registration No. 33,983 CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature			Date: August 31, 2005
CERTIFICATE OF FACSIMILE			
I hereby certify that this correspondence is being transmitted by facsimile to (571) 273-8300 to the United States Patent and Trademark Office on this date			August 31, 2005
Signature			Date: August 31, 2005
FRANK C. NICHOLAS (33,983)			

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**TRANSMITTAL
FORM**

Please send for all correspondence after issue final.

Attorney Docket No.	AU8920010551WS1 (9000/50)
Application Number	09/892,965
Filing Date	JUNE 27, 2001
First Named Inventor	RICK A. HAMILTON II
Group Art Unit	3822
Examiner	LE, KHANH H

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Response to Office Action Dated June 6, 2006 <ul style="list-style-type: none"> <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Status Letter <input type="checkbox"/> One-Month Petition for Extension of Time Request (dup) <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Supplemental Information Disclosure Statement, PTO-1449, an <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Assignment Papers <input type="checkbox"/> Drawings: <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Express Abandonment Under 37 CFR 1.138 <input type="checkbox"/> Request of Refund	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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		<input type="checkbox"/> Additional Enclosure(s) (please identify below)
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<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 09-0447 (IBM Corporation). A duplicate copy of this sheet is enclosed		
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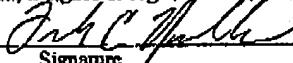
		Highest No Previously Paid For		Present Extra	Small Entity		Large Entity	
Claims After Amendment		Minus	Minus	0	Rate	Add'l Fee	Rate	Add'l Fee
Total		Minus		0	x \$25=	0	x \$50=	
indep		Minus		0	x \$100=	0	x \$200=	
First Presentation of Multiple Dep. Claim								
					+\$180=	—	+\$360=	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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Firm or Individual name	FRANK C. NICHOLAS Registration No. 33,983 CARDINAL LAW GROUP 1503 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	<u>August 31, 2005</u>
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FRANK C. NICHOLAS (33,983)			

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FRANK C. NICHOLAS (33-983)
Name of applicant, assignee or registered representative



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AUG 31 2005

PATENT
Case No. AUS920010551US1
(9000/50)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

RICK A. HAMILTON II

Serial No.: 09/892,965

Filed: JUNE 27, 2001

Title: CORPORATE REWARDS PROGRAM
OVERDRAFT METHOD

Examiner: LE, KHANH H.

Group Art Unit: 3622

RESPONSE TO OFFICE ACTION DATED JUNE 6, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22202-1450

Dear Sir:

This is a response to a Second Non-Final Office Action dated June 6, 2005. The Applicant responds as follows: